

## **ABSTRACT OF THE DISCLOSURE**

A method and system are disclosed for increasing expected return and maximum payout in games with one or more players. The method and system address the problems of low expected rates of return and the difficulty of finding guarantors for large payouts by providing two independently useful and mutually complementary modules. The first module is a return enhancement modules that enables users to create, modify, and play games with enhanced expected return for the player(s). The second module is a payout augmentation module that enables users to play games with larger prizes and to create and manage financial instruments whose sale enables game administrators to guarantee those prizes.

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